

AGAME OFPENALTIES

Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty," while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse—know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never read the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for his neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a little reluctant about knocking off a few dollars from the already low rent—but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months'

rent income, the cost of re-papering the house, and of making many repairs—all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants in competition for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking her neighbor's servant to secure a servant for her—some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave

herself no room for CHOICE in selecting a servant—virtually delegating the selection to someone else. A "Help Want" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the place—which is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles—that person is always a loser in the game of "Penalties," and wholly because he doesn't realize the nature of the game.

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

RATE—1 CENT A WORD FOR THE FIRST INSERTION AND 1-2 CENT A WORD FOR EACH INSERTION THEREAFTER

THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.

HELP WANTED—MALE.



GOVERNMENT POSITIONS are easy to get. My free booklet Y-1345 tells how. Write today. NOW, Earl Hopkins, Washington, D. C.

LARGE income easily made. Real estate and brokerage. Become independently established. Our system insures success. Valuable book free. Interstate Realty & Brokerage Co., Pittsburgh, Pa.

WANTED—A man with a small family to work on a farm by the year. Home Phone 4229.

LOCAL REPRESENTATIVE WANTED—No canvassing or soliciting required. Good income assured. Address: National Co-operative Realty Co., V-541 Marden Building, Washington, D. C.

WANTED—COMPETENT MAN TO TAKE CHARGE OF STEEL TROW DEPARTMENT ONE WITH EXPERIENCE PREFERRED. SOUTH BEND CHILLED PLOW CO.

WANTED—Wagon factory superintendent for building three spring and platform work. Write to: De Kalb Wagon Co., De Kalb, Ill.

PRACTICAL instruction in a garage and repair shop under the direction of the most skilled and high class automobile experts. A splendid automobile test bed and kit of tools for each student. Day and evening classes. Prices reasonable. Payment plan if so desired. We teach you thoroughly. Write, call or phone for particulars. SEELY AUTO SCHOOL & GARAGE, 222 N. Michigan st. Both phones.

BIG MONEY selling our specialty: sells like lightning. Every woman wants it. Call 218 N. Michigan, Desk 3.

MEN for general farm work by month or day. Go west either car line to Olive, walk north to farm. J. F. Reynolds, County 2192.

WANTED—Sulfurite. Apply Box G 100 News-Times.

MEN—Age 18 to 30, wanted at once for Freeman and Beakman; no experience necessary; \$800 to \$1200 per month; promotion; no strike; write immediately for full particulars. Address: H. C. F., care News-Times.

WANTED—Experienced foreman for steel plant fitting and assembling department. State age and experience and give references. South Bend Chilled Plow Co.

WANTED—Men that work in machine shops and factories, if you would like to earn \$8 to \$12 per week extra using your idle time only, call Sunday morning 11 to 12 o'clock, Oct. 5, at 724 J. M. Bldg.

AGENTS WANTED.

AGENTS—SOMETHING NEW—FASTEST SELLERS—AND QUICKEST REPEATERS of each. Permanent, profitable business. Good from \$50 to \$75 a week. Write for particulars. American Products Co., 808 Sycamore st., Cincinnati, O.

WE will pay you \$130.00 to distribute religious literature in your community. Sixty days' work. Experience not required. Men or women. Opportunity for promotion. Spare time may be used. International Bible Press, 1012 Arch st., Philadelphia.

WE want to start 100 new agents this month and are offering special inducements for quick results. Write for full address, Perry Nurseries, Rochester, N. Y.

SALESMEN WANTED.

SALESMEN WANTED—Experience unnecessary. Easy work, big pay. Write for large list of openings offering opportunities to earn \$100 to \$500 a month while you learn. Positions assured. Address: Dept. 495, NATIONAL SALESMEN'S TRAINING ASSN., Chicago, New York, Kansas City, San Francisco.

THE Terre Haute Advertising Co., of Terre Haute, Ind., are desirous of securing Salesmen to represent their line of advertising. Signs, etc. Experience in this line desirable but not essential. A splendid chance for the right kind of man to make permanent connections. Liberal contract. Exclusive territory. Write at once for particulars.

WANTED—Salesmen working small commission. 25 per cent commission. Can easily earn \$500 per month. Prompt settlements. Give full details. Mr. 208 S. Main st., St. Louis, Mo.

HELP WANTED—FEMALES.

LADIES—My illustrated catalogue explains how I teach Hairdressing—Manicuring—Massage in few weeks, nullified free. Write—Moler College, Chicago, Ill.

WANTED—Lady representatives; whole or part time; our famous "KNITTOPS" form fitting Petticoats assure good immediate, permanent income, sells on sight; experience unnecessary; prompt reply see enclosed territory. No "writing" competition. SPELMAN & CO., Chicago.

WANTED—A young lady for office work for law and real estate. State experience and salary expected. Address Box K-10, News-Times.

WANTED—Competent girl for general housework in small family. No "writing." Apply 427 E. Wash. Phone 1135.

WANTED—Refined lady for traveling representative; represent eastern company. Full salary and expenses paid. Address Box K-8, care News-Times.

WANTED—Refined lady to converse for Christmas Art Specialty. Address Box K-4, care News-Times.

WANTED—A girl for general housework. Inquire 625 Clinton st.

WANTED—Experienced girl for general housework; light cleaning done. Mrs. M. C. Con. 94 Riverside Drive. Home 8015.

WANTED—Lady selector. Apply box G-24, News-Times.

HELP WANTED—FEMALE.



WANTED—Laundry girls at the Oliver hotel. Apply at once to E. L. Miller.

WANTED—Girls to learn cigar making; paid while learning. L. S. Kent Cigar Co.

WANTED—Girl for stripping tobacco, good wages, steady work. L. S. Kent Cigar Co.

WANTED—Bunch makers and rollers, steady work. L. S. Kent Cigar Co.

WANTED—Young woman for Shirt Making; no previous experience necessary; good pay while learning. Saturday afternoon at Wilson Shirt Factory. W. Sample st.

WANTED—Competent help. Washing done. Good wages to suitable party. Apply with references, mornings, 413 W. Colfax.

KELLEY BUSINESS SCHOOL, 129 E. Wayne st., over Kinross Store. Day and night sessions. Begin any day or evening. All commercial subjects. Typewriters for rent.

Special class in penmanship, pen and brush lettering and mechanical drawing now forming. Term begins Nov. 3. Sessions, Tuesday and Thursday evenings. Enroll early. Call Bell phone 945. Home 2484.

YOUNG MAN, experienced salesman and office man, now employed as bookkeeper and cashier in large city, desires position in South Bend. Address News-Times Box K-5.

WANTED—Position as chauffeur for private car or truck. Address Box K-4, News-Times.

SITUATION WANTED—A maid to care for children or child. Call Home phone 508.

LOST AND FOUND. LOST—Between Robertson's and 519 N. Michigan st., a small open-faced gold watch. Return to 519 N. Michigan st. and receive reward.

LOST—Friday, between Cottage Grove av. and Presbyterial church, a pair of new glasses attached to silver automatic button. Report to Mary A. Cox, convention church.

LOST—Pocketbook on W. Washington av. containing \$8.00 and papers. Finder return to 616 N. Olive st. one 716 and receive reward.

OFFICE HELP.

STUDENTS entering every week. Call and arrange for course. Thomas School of Stenography & Typewriting, American Trust Bldg. Stenography, Typewriting, Commercial Correspondence, Correspondence, Exp. Dept., Day and Night School.

WANTED—YOUNG PEOPLE TO ENROLL IN OUR NIGHT SCHOOL. COURSE OF THREE MONTHS ONLY. \$10. ANY ONE ALL BRANCHES THE SAME PRICE. BUILD FOR SUCCESSFUL FUTURE BY MAKING PREPARATION FOR THE EVENING SCHOOL. FULL PARTICULARS CHEERFULLY FURNISHED ON REQUEST. JUST CALL 631 OR HOME 3301 OR DUTY OFFICE OVER SAYS STORE, SOUTH BEND. SOUTH BEND BUSINESS COLLEGE.

HELP WANTED—MISCELLANEOUS. HAVE your home cleaned with the little electric cleaner, by an experienced man. Guarantee satisfaction. Home phone 3232. Bell phone 3788.

WANTED—MISCELLANEOUS. MEN AND WOMEN WANTED for government work. Positions open. Franklin Institute, Dept. 960, Rochester, N. Y.

WANTED—People to hear the new Edison Disc Phonograph and the new Homestead Phonograph. Store is now open every evening. C. W. Copp Music Shop, 228 S. Michigan st.

WANTED—Two modern rooms, breakfast, or two meals; man, wife, grown daughter. Close in. Price, etc. D. News-Times.

WANTED—To purchase house and lot, 7 to 9 rooms. Address K-6, care News-Times, giving general description. Be sure to give location and cash price.

WANTED—Furs to make over; prices reasonable. 132 Paris st. Bell phone 3312.

WANTED—Horses and cattle for fall and winter keeping. Frank B. Yoder, R. D. 1. Bell phone 9475.

WANTED FOR RENT.

WANTED TO RENT—A small farm suitable for truck and poultry. Chas. Cruise, R. R. 6, South Bend, Ind.

WANTED—Modern housekeeping rooms, man, wife, grown daughter. Close in. Price, etc. D. News-Times.

WANTED—Six or 7-room house, strictly modern, in best residence district. Call Bell phone 60; Home phone 257.

HELP WANTED—MISCELLANEOUS. WANTED—People who have no machines or troublesome ones to come and see the New White. See how different they are from others. You can buy them for \$1.00 down and 50c per week.

HAVERSTOCK, the "WHITE" MAN, PERSONAL. Is more than SEVEN to ONE to the housewife in washing and cleaning. Phone 3308 today for IT.

LOVERS of High Class Home—meet me on the market Thursday and Saturday, 9-b. call, \$1.00. C. A. Bunch, Lakeville, Ind.

PERSONAL.

MARRY—An ideal and up-to-date matrimonial paper, with descriptions wealthy marriageable persons. Paper sealed, 10 cts. Mrs. Bell, 2016 W. 21st st., Los Angeles, Cal.

LADIES—USE TRIUMPH PILLS; safe and always dependable; "reformer" and particularly for women. Nat'l Medical Institute, Milwaukee, Wis.

HOUSEKEEPERS phone us. We make your carpets and rugs look like new. White Renovating Co., 218 N. Michigan st. Home phone 6440. Bell phone 211.

THE way to study music. Read my guarantee then decide who will be your teacher. After taking a lesson if not satisfied it costs you nothing.

MARTIN F. PANE, Teacher of Piano. Hours: 10 a. m. to 9 p. m. Other hours by appointment. Bell Phone 1944. 309 W. Colfax Av.

W. P. McHENRY, Vocal Instructor. (Musical Director, James' Choir) Season begins Monday, Sept. 1. 233 Jefferson Building, South Bend, Ind.

CLAIRVOYANT. DR. CRAVEN—See his own home in Oceola, Ind., where he will give readings daily and cure the sick without medicine. At home at all hours. Celebrated 33 readings, \$1. All interferences stop in front of his door. The poor you have always with you. You will not always have Dr. Craven with you. Hours: 10 a. m. to 9 p. m. Other hours by appointment. Bell Phone 422. Heals sick without medicine.

WILBERT'S. LE GARD, 5c CIGAR. Hand made, union made; none better.

BUSINESS OPPORTUNITIES. GET YOUR REPAIRING done at CARLINS, 105 W. Division st. Umbrellas repaired and recovered, shears and knives ground. Keys re-cut. Correspondence. One safe for sale, 40 by 28.

THE Emerald Desk lamps on display in our west window will show you the value of light properly distributed in your work.

THE TYPEWRITER SHOP, Inc., Office Supplies Exclusively, 119-121 W. Jefferson Blvd.

PERSONAL—I wish to thank the street car men for their courtesy to their patrons that last and St. Miller Cabinet and Machine Shop, 816 Portage av. Home phone 2032.

SECRET DOOR and windows should be ordered now. We make all kinds and those that last and St. Miller Cabinet and Machine Shop, 816 Portage av. Home phone 2032.

RENT A TYPEWRITER OF ARMSTRONG. All Makes—late Models for Rent or Sold on Easy Plan. See our list for sample machine. Bell 620; Home 1297.

JOHN L. JOHNSON, Furniture Packing, Repairing, Upholstering, Finishing and Canning. Will call for and deliver. 318 N. S. Main st. Bell phone 2405.

STANDARD Custom and Surgical Corsets that are giving satisfaction. Finders Shop, S. Michigan and Broadway. Mrs. C. M. Andrews, Home 1638; Bell 3449.

BUSINESS PERSONAL. HAVE your home cleaned with the little electric cleaner, by an experienced man. Guarantee satisfaction. Home phone 3232. Bell phone 3788. W. B. Dingsbach.

AT THE SUBWAY NOW—Six all expert barbers. A double shift open day and night. Plenty of good music and see our prices. The instantaneous face bleach free with your shave. Don't miss this and a lot of our other liberal stuff. We want your trade. Subway shop, under street car station.

FOR SALE—MISCELLANEOUS. FOR SALE—A Jewel range, in good condition. 1014 Woodward av.

FOR SALE—Steel ranges, guaranteed bakers at 21-manufactured. 1014 Woodward av. Family size, \$25.00; for thirty days only. Call at factory and see these bargains. C. G. FORDSON MFG. CO., 745 S. Scott st.

FOR SALE—MISCELLANEOUS. FOR SALE—A patentable article, will sell one-half interest or will trade for real estate. Write to J. W. Copp Music Shop, 228 S. Michigan st.

CIDER BARRELS for \$2.00. 434 Fellows. Phone 0010.

FOR SALE—For 30 days, wall paper at half price, 3c and up per roll. Imported Outwell, 18c. All 2-one paper at half price. Standard Varnish and Paints, at \$1.00 to \$2.00 per gal. sold at \$1.50 and \$3.50 per gal. 5 year guaranteed roof paint at \$1.00 per gallon. Chicago Wall Paper Co., 319 S. Michigan st.

FOR SALE—Rebuilt typewriters, Underwood, Smith Premier, Fox, Bickenseder, Folding Machine at reasonable prices. Cash or liberal terms. THE TYPEWRITER SHOP, Inc., 119-121 W. Jefferson Blvd. Open Evenings. Expert Repairers of All Makes.

FOR SALE—Restaurant doing a good business; a bargain is taken. Once you see it you will buy. Address P. O. Box 115, Plymouth, Ind.

FOR SALE—Automobiles, Motorcycles, Etc. NEW AND SECOND-HAND MOTORCYCLES. CASH OR PAYMENTS. We are selling our present supply of second-hand motorcycles at exceptionally low prices. We are also giving a special proposition on new 1913 Harley-Davidsons until sold out. It will pay you to investigate.

HAGEDORN & WEBSTER, 206 E. Jefferson Blvd.

FOR TRADE—Two Springfield Morkle motorcycle; fully equipped. No. 1 condition, for good driving horse. Address Box K-9, News-Times.

FOR SALE—Reo automobile, in first class condition, low mileage, fully equipped. At a bargain. Michigan Avenue Garage. Home phone 8228. Bell phone 3411.

FOR SALE.

Automobiles, Motorcycles, Etc. 1913 Ford, 4-cyl. Runabout, \$200.00. Model 10 Buick, 5 pass., \$300.00. 1911 E. M. F. 5 passenger, \$300.00. Model 10 Ford, 5-passenger, \$300.00. Buick Delivery, a dandy, \$400.00. Maxwell Runabout, a bargain, \$200.00. Reo 4-Pass., Delmar, \$1.00. Victoria Electric, real value, \$350.00. Call quickly.

SEELY AUTO SCHOOL & GARAGE, 232 N. Michigan st. Both phones.

YOUR LAST CHANCE. Ford 4 cyl. Runabout, \$200.00. Model 10 Buick, 5 pass., \$300.00. 1911 E. M. F. 5 passenger, \$300.00. Model 10 Ford, 5-passenger, \$300.00. Buick Delivery, a dandy, \$400.00. Maxwell Runabout, a bargain, \$200.00. Reo 4-Pass., Delmar, \$1.00. Victoria Electric, real value, \$350.00. Call quickly.

SEELY AUTO SCHOOL & GARAGE, 232 N. Michigan st. Both phones.

FOR SALE—One Ang Arbor Auto delivery wagon, practically new, \$500.00. M. and S. Steam Vulcanizing Co., 305-307 E. Jefferson boulevard.

MUST sell "Baby C", 48 H. P., 1912 Mitchell Touring car, fully equipped. Run about 5,000 miles. Good as new and guaranteed. Price \$850.00 cash or will take small runabout in on same terms for destruction. M. and S. Steam Vulcanizing Co., 305-307 E. Jefferson boulevard.

FOR EXCHANGE—One-ton auto truck, in good condition, for vacant lot. Heckman & Van Vahn, 718 S. Main st.

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FOR RENT—UNFURNISHED ROOMS.

FOR RENT—Unfurnished rooms. 210 N. Main st.

WANTED—100 FURNISHED ROOMS. 100 FURNISHED LIGHT HOUSEKEEPING ROOMS. 100 HOUSES. 100 HOUSES. 100 BOARD & ROOM DIRECTORIES. 430 JEFFERSON BLDG., HOME PHONE 3232.

FOR RENT—Office rooms, either single or en suite. Building is centrally located; elevator service and other modern conveniences. Are your offices properly kept up? Janitor service included in rent of office and everything is kept in first class condition. Apply to Dr. E. R. Dean, Dean Bldg.

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